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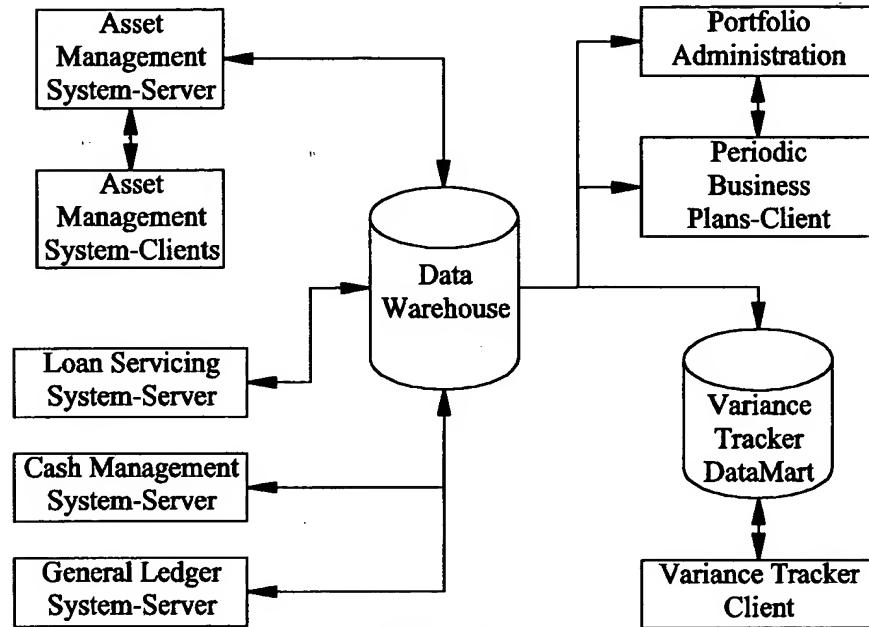


FIG. 1

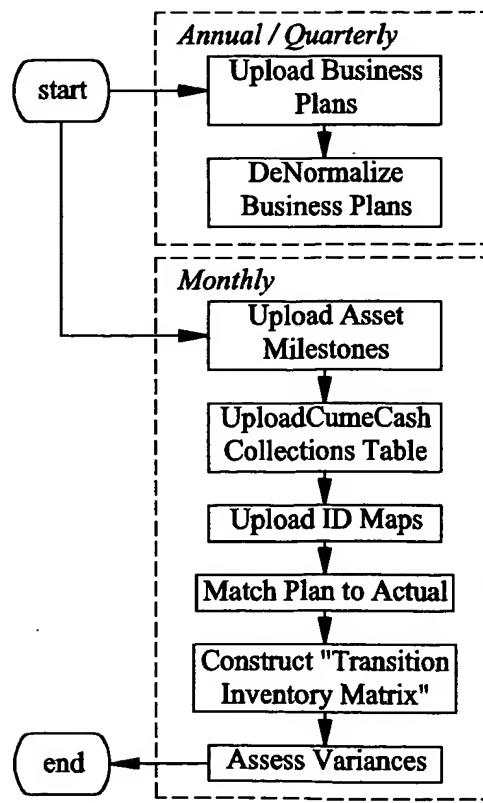


FIG. 2

Applicant: Keyes et al.; S.N. 10/035,968; Atty. Dkt. No. 13-00042

Title: METHODS AND SYSTEMS FOR ASSESSING LOAN

PORTFOLIOS

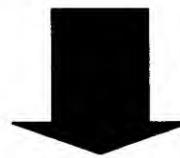
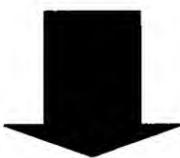
John S. Beulick, Armstrong Teasdale LLP, One Metropolitan Square,  
Suite 2600, St. Louis, MO 63102 (314) 621-5070

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Account Number	Jan-01	Feb-01	Mar-01	Apr-01
12345	540	455	548	398
23456	652	461	136	18
34567	672	642	749	816

Account Number	Month	Plan Amount
12345	Jan-01	540
12345	Feb-01	455
12345	Mar-01	548
34567	Apr-01	398
34567	Jan-01	672
34567	Feb-01	642
34567	Mar-01	749
34567	Apr-01	816

FIG. 3



Account Number	Month	Plan Index	Plan Amount
12345		3	540
12345		4	455
12345		5	548
12345		6	398
23456	Jan-01	652	
23456	Feb-01	461	
23456	Mar-01	136	
34567	Apr-01	18	
34567	Jan-01	672	
34567	Feb-01	642	
34567	Mar-01	749	
34567	Apr-01	816	

Account Number	Month	Plan Index	Plan Amount
12345		3	540
12345		4	455
12345		5	548
12345		6	398
23456	Jan-01	3	652
23456	Feb-01	4	461
23456	Mar-01	5	136
34567	Apr-01	6	18
34567	Jan-01	3	672
34567	Feb-01	4	642
34567	Mar-01	5	749
34567	Apr-01	6	816

FIG. 4

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Account Number	Month	Actual Amount
12345	Jan-01	534
12345	Feb-01	449
12345	Mar-01	541
12345	Apr-01	396
23456	Jan-01	647
23456	Feb-01	453
23456	Mar-01	130
23456	Apr-01	9
34567	Jan-01	663
34567	Feb-01	633
34567	Mar-01	740
34567	Apr-01	815

Month
Mar-01

FIG. 5

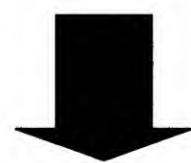
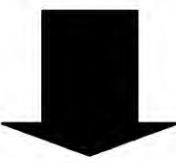


FIG. 6

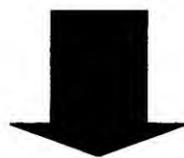
Account Number	Month	Actual Amount	Index
12345	3	534	
12345	4	449	
12345	5	541	
12345	6	396	
23456	3	647	
23456	4	453	
23456	5	130	
23456	6	9	
34567	3	663	
34567	4	633	
34567	5	740	
34567	6	815	

Month
5

Applicant: Keyes et al.; S.N. 10/035,968; Atty. Dkt. No. 7243-00042  
 Title: METHODS AND SYSTEMS FOR ASSESSING LOAN  
 PORTFOLIOS  
 John S. Beulick, Armstrong Teasdale LLP, One Metropolitan Square,  
 Suite 2600, St. Louis, MO 63102 (314) 621-5070

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Account Number	Month Index	Plan Amount	Actual Amount	Variance
12345	3	540	534	6
12345	4	455	449	7
12345	5	548	541	7
12345	6	398	396	2
23456	3	652	647	5
23456	4	461	453	8
23456	5	136	130	7
23456	6	18	9	9
34567	3	672	663	10
34567	4	642	633	9
34567	5	749	740	10
34567	6	816	815	1



Account Number	Month Index	Cumulative Plan Amount	Cumulative Actual Amount	Cumulative Variance
12345	5	1,543	1,524	19
23456	5	1,249	1,230	19
34567	5	2,063	2,036	27

FIG. 7

Plaintiff: Keyes et al.; S.N. 10/035,968; Atty. Dkt. No. 17243-00042  
 Title: METHODS AND SYSTEMS FOR ASSESSING LOAN  
 PORTFOLIOS  
 John S. Beulick, Armstrong Teasdale LLP, One Metropolitan Square,  
 Suite 2600, St. Louis, MO 63102 (314) 621-5070

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Account Number	Milestone	Cume Month Index	Cume Plan Amount	Cume Actual Amount	Cume Variance
12345	Approved	5	1,543	1,543	19
23456	Approved	5	1,249	1,249	19
34567	Closed	5	2,063	2,063	27

Previous Milestone ▼		Current Milestone ▼	
Approved	Closed	Delinquent	Grand Total
Cume Plan	1,941	1,266	3,207
Cume Actual	1,920	1,239	3,160
Cume Variance	21	28	48
Accounts	1	1	2
Cume Plan	2,879	2,879	
Cume Actual	2,851	2,851	
Cume Variance	28	28	
Accounts	1	1	1
Total Cume Plan	1,941	1,266	2,879
Total Cume Actual	1,920	1,239	2,851
Total Cume Variance	21	28	76
Total Accounts	1	1	3

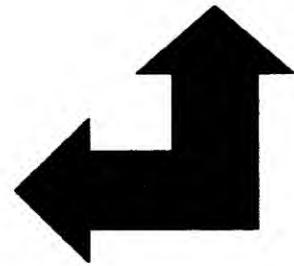


FIG. 8

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FIG. 9D →

Portfolio	(All)		
Collateral Type	(All)		
Size	(All)		
Bp Source	(All)		
CurrentStrategy	(All)		

Last Milestone	Data	Current Milestone		
		a) prior-to-approval	b) approved	c) approved-delinquent
a) prior-to-approval	Sum of Balance	42,938,750	78,256	-
	Accounts	1,487	5	-
	Cume Plan	2,285,852	4,382	-
	Cume Payments	192,227	381	-
	Cume Variance	(2,093,625)	(4,001)	-
	Current Plan	193,192	606	-
	Current Payments	9,870	281	-
	30 Day Plan	257,790	771	-
	31-60 Day Plan	296,259	706	-
	61-90 Day Plan	344,672	703	-
b) approved	Sum of Balance	-	1,646,454	-
	Accounts	-	32	-
	Cume Plan	-	285,670	-
	Cume Payments	-	85,640	-
	Cume Variance	-	(200,030)	-
	Current Plan	-	11,777	-
	Current Payments	-	2,764	-
	30 Day Plan	-	3,634	-
	31-60 Day Plan	-	16,434	-
c) approved-delinquent	Sum of Balance	-	-	3,405,285
	Accounts	-	-	65
	Cume Plan	-	-	236,691
	Cume Payments	-	-	29,683
	Cume Variance	-	-	(207,008)
	Current Plan	-	-	20,195
	Current Payments	-	-	85
	30 Day Plan	-	-	101,927
	31-60 Day Plan	-	-	14,208
d) closed	Sum of Balance	-	-	7,215
	Accounts	-	-	2
	Cume Plan	-	-	376
	Cume Payments	-	-	240
	Cume Variance	-	-	(136)
	Current Plan	-	-	52
	Current Payments	-	-	-
	30 Day Plan	-	-	62
	31-60 Day Plan	-	-	57
FIG. 9B	61-90 Day Plan	-	-	57

FIG. 9A

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FIG. 9E

FIG. 9A

e) closed-delinquent	Sum of Balance	-	-	-
	Accounts	-	-	-
	Cume Plan	-	-	-
	Cume Payments	-	-	-
	Cume Variance	-	-	-
	Current Plan	-	-	-
	Current Payments	-	-	-
	30 Day Plan	-	-	-
	31-60 Day Plan	-	-	-
	61-90 Day Plan	-	-	-
f) PIF	Sum of Balance	-	-	-
	Accounts	-	-	-
	Cume Plan	-	-	-
	Cume Payments	-	-	-
	Cume Variance	-	-	-
	Current Plan	-	-	-
	Current Payments	-	-	-
	30 Day Plan	-	-	-
	31-60 Day Plan	-	-	-
	61-90 Day Plan	-	-	-
g) prev PIF	Sum of Balance	-	-	-
	Accounts	-	-	-
	Cume Plan	-	-	-
	Cume Payments	-	-	-
	Cume Variance	-	-	-
	Current Plan	-	-	-
	Current Payments	-	-	-
	30 Day Plan	-	-	-
	31-60 Day Plan	-	-	-
	61-90 Day Plan	-	-	-
h) no CFID	Sum of Balance	-	-	-
	Accounts	-	-	-
	Cume Plan	-	-	-
	Cume Payments	-	-	-
	Cume Variance	-	-	-
	Current Plan	-	-	-
	Current Payments	-	-	-
	30 Day Plan	-	-	-
	31-60 Day Plan	-	-	-
	61-90 Day Plan	-	-	-

FIG. 9C

FIG. 9B

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↑  
 FIG. 9B

FIG. 9F →

i) No Milestone	Sum of Balance	-	-	-
	Accounts	-	-	-
	Cume Plan	-	-	-
	Cume Payments	-	-	-
	Cume Variance	-	-	-
	Current Plan	-	-	-
	Current Payments	-	-	-
	30 Day Plan	-	-	-
	31-60 Day Plan	-	-	-
	61-90 Day Plan	-	-	-
Total Sum of Balance		42,938,750	1,724,811	3,412,500
Total Accounts		1,487	37	67
Total Cume Plan		2,285,852	290,052	237,067
Total Cume Payments		192,227	86,021	29,923
Total Cume Variance		(2,093,625)	(204,032)	(207,144)
Total Current Plan		193,192	12,383	20,247
Total Current Payments		9,870	3,045	85
Total 30 Day Plan		257,790	4,405	101,969
Total 31-60 Day Plan		298,259	17,140	14,265
Total 61-90 Day Plan		344,672	6,364	99,939

FIG. 9C

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d) closed	e) closed-delinquent	f) PIF	g) prev PIF	h) no CFID	i) No Milestone	Grand Total
-	-	-	-	-	-	43,017,107
-	-	-	-	-	-	1,492
-	-	-	-	-	-	2,290,234
-	-	-	-	-	-	192,606
-	-	-	-	-	-	(2,097,626)
-	-	-	-	-	-	193,798
-	-	-	-	-	-	10,151
-	-	-	-	-	-	258,560
-	-	-	-	-	-	298,965
-	-	-	-	-	-	345,375
16,399	-	122	-	-	-	1,662,975
2	-	1	-	-	-	35
1,882	-	8	-	-	-	287,561
671	-	15	-	-	-	86,326
(1,211)	-	7	-	-	-	(201,235)
608	-	1	-	-	-	12,387
-	-	15	-	-	-	2,779
103	-	1	-	-	-	3,738
96	-	1	-	-	-	16,531
98	-	1	-	-	-	7,760
-	-	-	-	-	-	3,405,285
-	-	-	-	-	-	65
-	-	-	-	-	-	236,691
-	-	-	-	-	-	29,683
-	-	-	-	-	-	(207,008)
-	-	-	-	-	-	20,195
-	-	-	-	-	-	85
-	-	-	-	-	-	101,927
-	-	-	-	-	-	14,208
-	-	-	-	-	-	99,882
13,416,607	141,605	138,691	-	-	-	13,704,118
342	3	4	-	-	-	349
1,894,567	53,977	40,132	-	-	-	1,989,053
2,056,555	8,119	47,009	-	-	-	2,111,923
161,988	(45,858)	6,876	-	-	-	122,870
152,818	70	118	-	-	-	153,059
67,991	-	15,999	-	-	-	83,990
87,709	90	130	-	-	-	87,990
286,861	82	116	-	-	-	287,115
116,556	81	118	-	-	-	116,812

← FIG. 9A

↓ FIG. 9E

FIG. 9D

← FIG. 9B

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↑ FIG. 9D

-	4,079,223	-	-	-	4,079,223
-	87	-	-	-	87
-	780,463	-	-	-	780,463
-	212,658	-	-	-	212,658
-	(567,805)	-	-	-	(567,805)
-	28,900	-	-	-	28,900
-	16	-	-	-	16
-	18,094	-	-	-	18,094
-	57,295	-	-	-	57,295
-	40,622	-	-	-	40,622
-	11,768,254	-	-	-	11,768,254
-	487	-	-	-	487
-	2,631,985	-	-	-	2,631,985
-	3,944,607	-	-	-	3,944,607
-	1,312,622	-	-	-	1,312,622
-	60,933	-	-	-	60,933
-	73	-	-	-	73
-	91,215	-	-	-	91,215
-	156,347	-	-	-	156,347
-	110,619	-	-	-	110,619
-	26,613,696	-	-	-	26,613,696
-	859	-	-	-	859
-	11,547,101	-	-	-	11,547,101
-	11,547,101	-	-	-	11,547,101
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	3	-	3
-	-	-	-	-	-
-	-	15,303	-	-	15,303
-	-	15,303	-	-	15,303
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-

FIG. 9F

↓ FIG. 9E

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← FIG. 9C

↑ FIG. 9E

					18,000	16,000
					1	1
					665	665
					-	-
					(665)	(665)
					91	91
					-	-
					117	117
					2,527	2,527
					107	107
13,433,006	4,220,828	11,907,067	26,613,696	-	18,000	104,268,658
344	90	491	859	3	1	3,376
1,896,449	834,440	2,672,126	-	-	665	8,216,651
2,057,226	220,777	3,991,631	11,547,101	15,303	-	18,140,208
160,776	(613,663)	1,319,505	11,547,101	15,303	(665)	9,923,556
153,427	28,970	61,053	-	-	91	469,362
67,991	16	16,087	-	-	-	97,094
87,812	18,184	91,346	-	-	117	561,642
286,957	57,377	156,464	-	-	2,527	832,988
116,653	40,703	110,739	-	-	107	721,177

FIG. 9F

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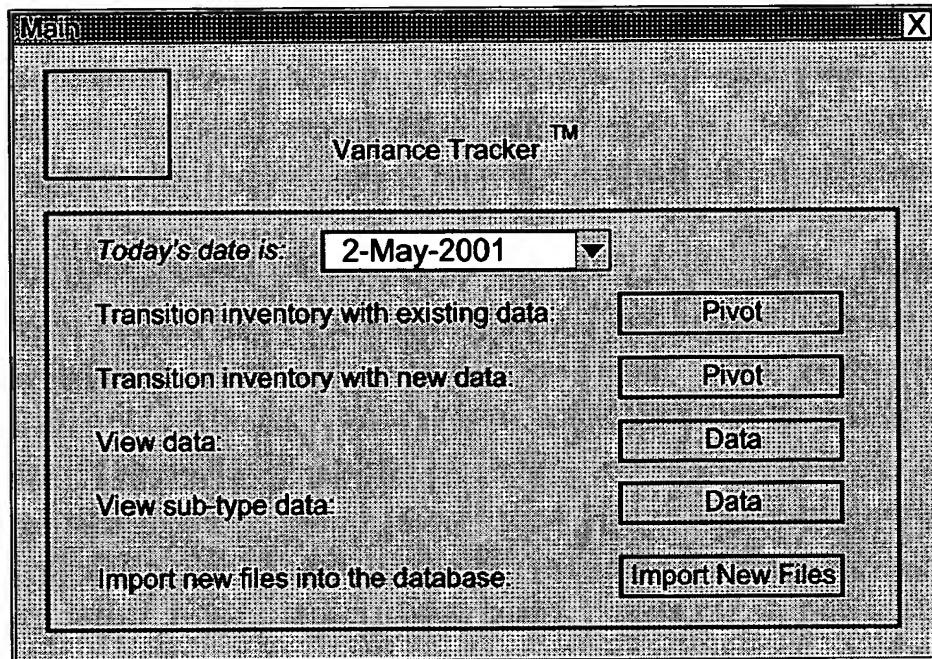


FIG. 10

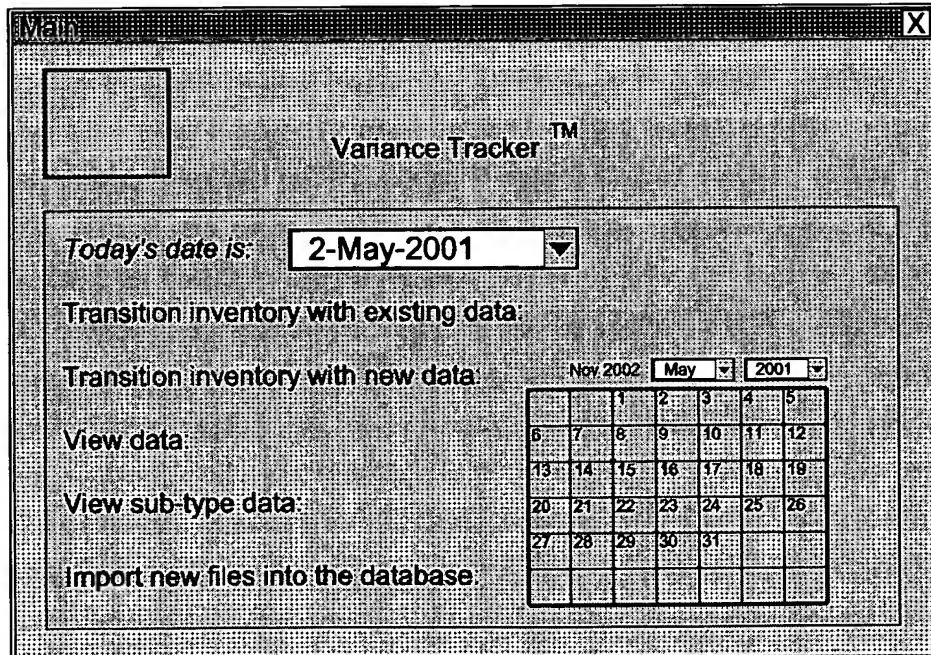


FIG. 11

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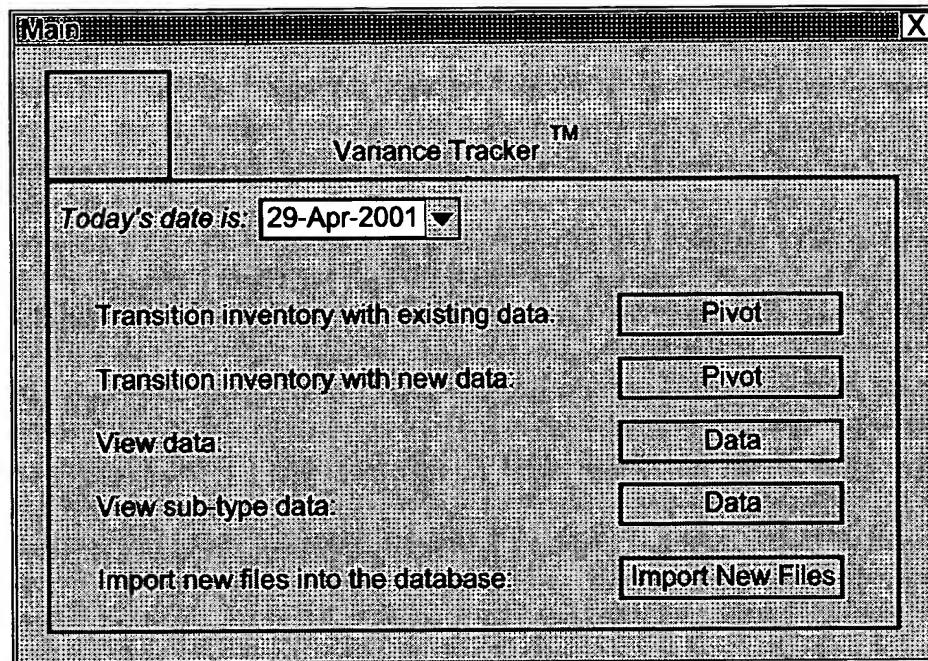


FIG. 12

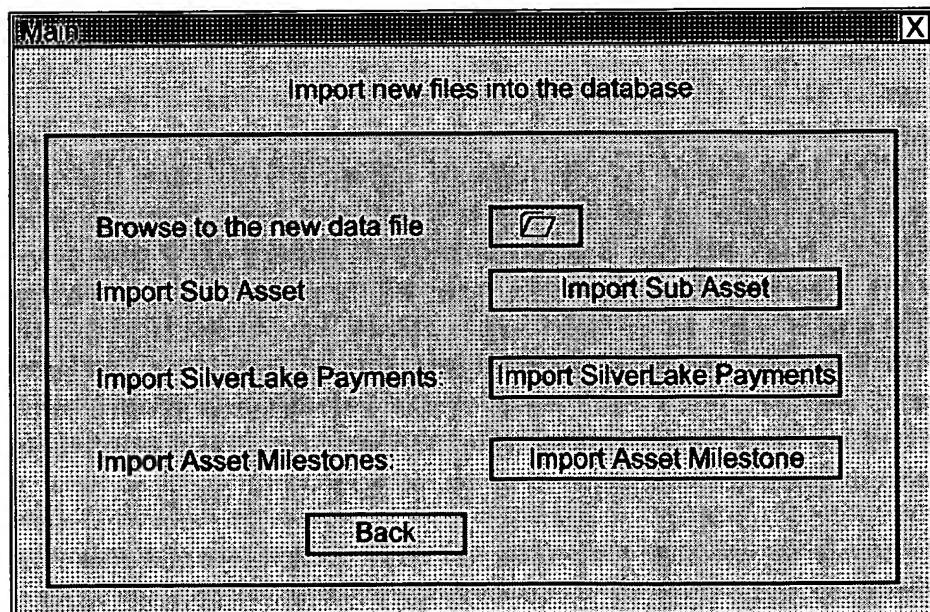


FIG. 13